

October 8, 2020 Minutes for Special Meeting of the Common Council of the City of Blair

A Special meeting of the Common Council of the City of Blair, Trempealeau County, Wisconsin, was duly called, noticed, held and conducted in the manner required by the Common Council and the pertinent Wisconsin Statutes on October 8, 2020. City Council President P. Syverson called the meeting to order at 7:00 p.m. The following members were present: Alderpersons: P. Syverson, J. Anderson, and T. Wheeler, Deputy Clerk/Treasurer D. Fremstad and City Clerk/Treasurer S. Frederixon. W. Cartrette attended via phone. Mayor A. Knutson, M. Lisowski & C. Ekern were absent.

Clerk Frederixon summarized, in 2016 the City left the Employee Trust Fund State Group Health Insurance Plan and joined a Municipal Consortium of 33 other neighboring municipalities. The savings at that time was significant to the City. Since then, most years have showed double digit increases and the initial savings was no longer realized. Clerk Frederixon explained the current Health Insurance with the Municipal Consortium had very high claim reporting in the 3rd quarter of the year and instead of an approximate 9% increase for 2021 rates, which may have been manageable, the data came in showing more like a 26 % to 32 % increase. We need to consider a change of coverage plans/options.

Making things even tougher this information was only shared with the 33 municipalities recently. Usually the time to consider changing insurance carriers is mid-year not early October. On September 30th the Municipal Consortium Board voted to dissolve, which left us with no Health insurance program for 2021.

The best option to allow a comparable plan for employees, as well as a comparable plan cost to City was to return to the Employee Trust Funds State Group Health Plan. Open Enrollment ends October 23, 2020. ETF had 2 requirements. We had to be out of the program for at least 3 years; we have been out 4 and be enrolled in the WI Retirement Program, which we are. Employee Trust Funds staff was very supportive and understanding and felt like with some immediate action we should be able to complete needed requirements and return to ETF Group Health Plans.

The first step is for the City Council to approve a resolution. The second is to review 2 options plans and choose one for 2021 Health Insurance.

The Council was shown two options comparable to the current Health plan. One with no deductible and higher premiums and one with \$500/\$1000 deductible. Employees would be able to choose between 5 plans and stay with current doctors depending on cost of plan.

Either plan would be a significant decrease in 2021 Health Insurance costs **to the City** because the State only allows employers maximum share to be 88% of the total premium, currently the City pays 91% and because the ETF premiums are lower than our 2020 rates. The total 2021 savings to the City of Blair is estimated to be \$34,677.37.

The cost to Employees will increase about 6% if they choose the State Maintenance Plan; which includes most local Mayo doctors and that Health System. If employees choose the Quartz (Gunderson Health System) Plan their premium costs will increase about 142%.

Motion by J. Anderson to approve Resolution #10-08-2020-1 for Inclusion under the Wisconsin Public Employers' Group Health Insurance Program. Choosing the Deductible HMO-Standard PPO W/Dental, P04 Program Option for City of Blair 2021 Health Insurance Plan, 2nd by T. Wheeler. Discussion: None. Vote: Yes 4, No 0. Motion approved.

Motion by J. Anderson to adjourn, 2nd by T. Wheeler. Discussion: None. Vote: Yes 4, No 0. Motion approved.